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 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re: Henry J. Smulski Cecelia M. Smulski Debtors

Case No. 11-16066-jkf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Antoinett Page 1 of 2 Date Rcvd: Nov 16, 2016 Form ID: 138NEW Total Noticed: 42

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.	
db/jdb	+Henry J. Smulski, Cecelia M. Smulski, 16 Nottingham Drive, Fallsington, PA 19054-2606
cr	++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
CI	(address filed with court: AmeriCredit Financial Services, Inc., 4000 Embarcadero,
	P.O. Box 183853, Arlington, TX 76096)
12506085	Accounts Receivable Management, P.O. Box 129, Thorofare, NJ 08086-0129
12506086	Americredit, P.O. Box 723593, Arlington, TX 76096-3593
12657698	+BUCKS COUNTY TAX CLAIM BUREAU, C/O JOHN TORRENTE, ESQ, 55 EAST COURT STREET,
12037090	DOYLESTOWN, PA 18901-4318
13109652	+Bank of America, c/o Andrew F. Gornall, Esq, 701 Market Street, Ste 5000,
13107031	Phila., PA 19106-1541
13234821	Bank of America Retail Payment, Sevices, P O Box 660933, Dallas, TX 75266-0933
12506088	Bank of America, N.A., Mail Stop CA-919-01-23, P.O. Box 941633,
	Simi Valley, CA 93094-1633
12564649	+Bank of America, N.A. et.al., Bankruptcy Department, Bank of America, N.A.,
	7105 Corporate Drive, Plano, TX 75024-4100
12506090	Capital One Bank (USA), P.O. Box 71083, Charlotte, NC 28272-1083
12573676	Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,
	Charlotte, NC 28272-1083
12506091	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
12506094	HSBC, PO Box 88000, Baltimore, MD 21288-0001
12506093	+Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
13750548	MTGLQ Investors, LP, P.O. Box 52708, Irvine, CA 92619-2708
12506095	+McCabe, Weisberg & Conway, 123 South Broad Street, Ste 2080, Philadelphia, PA 19109-1031
12526827	+Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
12506097	+NCEP, 2877 Paradise Rd, Las Vegas, NV 89109-5236
13426559	+ROUNDPOINT MORTGAGE SERVICING CORP, 5016 PARKWAY PLAZA BLVD, SUITE 200, CHARLOTTE, NC 28217-1930
12506098	+Synergetic Communications, 1301 E 3rd Ave, Ste 200, Post Falls, SD 83854-7545
12506099	+Tax Claim Bureau, C/O John A Torrente, Esq. 55 East Court Street,
12300000	Doylestown, PA 18901-4318
12506100	The Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500
12506101	+The Home Depot/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497
12506102	Vericrest Financial, 715 Metropolitan Ave, P.O. Box 24610, Oklahoma City, OK 73124-0610
12546961	+Vericrest Financial Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
13750544	+Vericrest Financial, Inc., 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
12550883	+Vericrest Financial, Inc., c/o Margaret Gairo, Esq., 123 S. Broad St Ste 2080,
	Phila.PA 19109-1031
13750547	+Volt RLP Asset Holding, 13801 Wireless Way, Oklahoma City, OK 73134-2500
_	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg	E-mail/Text: bankruptcy@phila.gov Nov 17 2016 02:11:29 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
ama	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICEl@state.pa.us Nov 17 2016 02:10:18 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2016 02:10:58 U.S. Attorney Office,
billig	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: PRA BK2 CASE UPDATE@portfoliorecovery.com Nov 17 2016 02:16:50
	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
12506087	E-mail/Text: bnc-applied@quantum3group.com Nov 17 2016 02:10:54 Applied Bank,
	4700 Exchange Court, Boca Raton, FL 33431-0956
12556814	+E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2016 02:09:34
	Ally Financial Inc. $f/k/a$ GMAC Inc., P.O. Box 130424, Roseville, MN 55113-0004
12506089	+E-mail/Text: notices@burt-law.com Nov 17 2016 02:12:00 Burton Neil & Assoc,
	1060 Andrew Dr, Ste 170, West Chester, PA 19380-5600
12506092	+E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2016 02:09:34 GMAC, P.O. Box 380901,
	Bloomington, MN 55438-0901
12535013	E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 17 2016 02:10:47 Jefferson Capital Systems LLC,
	PO BOX 7999, SAINT CLOUD MN 56302-9617
12641168	E-mail/PDF: resurgentbknotifications@resurgent.com Nov 17 2016 02:07:04 LVNV Funding LLC,
10506006	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12506096	+E-mail/Text: bankruptcydpt@mcmcg.com Nov 17 2016 02:10:29 Mcm, Department 12421,
12570052	P.O. Box 603, Oaks, PA 19456-0603
12579953	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 17 2016 02:16:52
12539608	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 +E-mail/Text: csidl@sbcqlobal.net Nov 17 2016 02:10:57 Premier Bankcard/Charter,
14333000	P.O. Box 2208, Vacaville, CA 95696-8208
12550095	E-mail/Text: bnc-quantum@quantum3group.com Nov 17 2016 02:09:50 Quantum3 Group LLC,
	PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 14

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District/off: 0313-2
                                User: Antoinett
                                                               Page 2 of 2
                                                                                              Date Royd: Nov 16, 2016
                                Form ID: 138NEW
                                                               Total Noticed: 42
            ***** BYPASSED RECIPIENTS (continued) *****
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
               ++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853,
                                                                                          ARLINGTON TX 76096-3853
cr*
                (address filed with court: AmeriCredit Financial Services, Inc.,
                                                                                          PO Box 183853,
                  Arlington, TX 76096)
               ++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: Americredit Financial Services, Inc., PO Box 183852
cr*
12512394*
                  Arlington TX 76096)
13510278*
               ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                         PO BOX 41067,
                                                                           NORFOLK VA 23541-1067
                (address filed with court: Portfolio Recovery Associates, LLC,
                                                                                      PO Box 41067,
                  Norfolk, VA 23541)
13290937
              ##+BANK OF AMERICA, N.A.,
                                            MAIL STOP: CA6-919-01-23,
                                                                           400 NATIONAL WAY,
                  SIMI VALLEY, CALIFORNIA 93065-6414
                                                                                                    TOTALS: 0, * 4, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016 Signature: <u>/s/Joseph Speetjens</u>

mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below: ALLISON FRANCES ZUCKERMAN on behalf of Creditor Bank of America, N.A. paeb@fedphe.com on behalf of Creditor BANK OF AMERICA NATIONAL ASSOCIATION ANDREW F GORNALL $\verb|agornall@kmllawgroup.com|, & bkgroup@kmllawgroup.com|$ ANDREW F GORNALL on behalf of Creditor MTGLQ Investors, LP agornall@kmllawgroup.com, bkgroup@kmllawgroup.com ANN E. SWARTZ on behalf of Creditor Vericrest Financial Inc ecfmail@mwc-law.com, ecfmail@mwc-law.com D. TROY SELLARS on behalf of Creditor Bank of America, N.A. D. Troy. Sellars@usdoj.gov JEROME B. BLANK on behalf of Creditor Newlands Asset Holding Trust Care Of U.S. Bank Trust N.A. paeb@fedphe.com JOSEPH ANGEO DESSOYE on behalf of Creditor Newlands Asset Holding Trust Care Of U.S. Bank Trust N.A. paeb@fedphe.com on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP paeb@fedphe.com JOSEPH PATRICK SCHALK JOSHUA ISAAC GOLDMAN on behalf of Creditor Vericrest Financial Inc bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com JOSHUA ISAAC GOLDMAN DEUTSCHE BANK NAT'L TRUST CO. on behalf of Creditor bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com JOSHUA ISAAC GOLDMAN on behalf of Creditor VOLT 2012-RPL Asset Holdings Trust bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com MARGARET GAIRO on behalf of Creditor Vericrest Financial Inc ecfmail@mwc-law.com on behalf of Creditor Vericrest Financial Inc mcohen@mwc-law.com MARISA MYERS COHEN PAUL WILLIAM CRESSMAN MAN on behalf of Creditor Bank of America, N.A. paeb@fe on behalf of Debtor Henry J. Smulski blackslaw@comcast.net on behalf of Creditor Bank of America, N.A. paeb@fedphe.com STANTON M. LACKS on behalf of Joint Debtor Cecelia M. Smulski blackslaw@comcast.net STANTON M. LACKS United States Trustee USTPRegion03.PH.ECF@usdoj.gov VIVEK SRIVASTAVA on behalf of Creditor Bank of America, N.A. paeb@fedphe.com on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com, WILLIAM C. MILLER philaecf@gmail.com WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc.

TOTAL: 21

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In Re: Henry J. Smulski and Cecelia M.

Smulski

Debtor(s)

Bankruptcy No: 11–16066–jkf

Chapter: 13

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NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

- 1. The Standing Chapter 13 Trustee has filed his final report and account.
- 2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street Suite 400 Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath Clerk of Court

Dated: 11/16/16